

**Information to identify the case:**

Debtor 1	<u>Rose A. Avery</u>	Social Security number or ITIN	<b>xxx-xx-6632</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-24650-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rose A. Avery

3/26/19

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Rose A. Avery  
DebtorCase No. 13-24650-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut  
Form ID: 3180WPage 1 of 2  
Total Noticed: 23

Date Rcvd: Mar 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2019.

db +Rose A. Avery, 4117 High Street, South Park, PA 15129-9573  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 13818757 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13756047 Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349  
 13743621 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
 (address filed with court: Northwest Savings Bank, P.O. Box 1793, Warren, PA 16365)  
 13756049 +Northwest Savings Bank, Attn: Bankruptcy, P.O. Box 337, Warren, PA 16365-0337  
 13743622 Ocwen Loan Servicing, 3451 Hammond Avenue, P.O. Box 780, Waterloo, IA 50704-0780  
 13771889 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 13743624 PNC Bank, c/o American Education Services, Harrisburg, PA 17130-0001  
 13743623 +Pennsylvania Higher Education, P.O. Box 8147, Harrisburg, PA 17105-8147  
 13810381 Sallie Mae Inc. on behalf of ECMC, P.O. Box 16408, Saint. Paul, MN 55116-0408  
 13756053 +South Park Township, c/o Jordan Tax Service, 7100 Baptist Road,  
 Bethel Park, PA 15102-3908  
 13782474 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 27 2019 03:06:18 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: BANKAMER.COM Mar 27 2019 06:38:00 BANK OF AMERICA, N.A., Mail Stop: CA6-919-01-23,  
 400 National Way, SIMI VALLEY, CA 93065-6414  
 cr +EDI: BANKAMER.COM Mar 27 2019 06:38:00 BANK OF AMERICA, N.A., 2380 Performance Dr,  
 Bldg C, Richardson, TX 75082-4333  
 13743619 EDI: BANKAMER.COM Mar 27 2019 06:38:00 Bank of America, P.O. Box 5170,  
 Simi Valley, CA 93062-5170  
 13743620 +EDI: BANKAMER2.COM Mar 27 2019 06:38:00 Bank of America, c/o Phelan Hallinan,  
 One Penn Center at Suburban Station, 1617 JFK Boulevard, Suite 1400,  
 Philadelphia, PA 19103-1814  
 13957284 +EDI: BANKAMER.COM Mar 27 2019 06:38:00 Bank of America, N.A., Bankruptcy Department,  
 Mail Stop: CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414  
 13986046 EDI: ECMC.COM Mar 27 2019 06:33:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
 13776442 EDI: JEFFERSONCAP.COM Mar 27 2019 06:33:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 13779986 +Fax: 407-737-5634 Mar 27 2019 03:28:15 Ocwen Loan Servicing, LLC,  
 Attn: Bankruptcy Department, 1661 Worthington Rd, Suite 100,  
 West Palm Beach, FL 33409-6493  
 13818244 EDI: PRA.COM Mar 27 2019 06:33:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Northwest Bank  
 cr Ocwen Loan Servicing, LLC  
 cr\* +Bank of America, N.A., Mail Stop: CA6-919-01-23, 400 National Way,  
 SIMI VALLEY, CA 93065-6414  
 cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 13756045\* Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170  
 13756046\* +Bank of America, c/o Phelan Hallinan, One Penn Center at Suburban Station,  
 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 13756048\* ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
 (address filed with court: Northwest Savings Bank, P.O. Box 1793, Warren, PA 16365)  
 13756050\* Ocwen Loan Servicing, 3451 Hammond Avenue, P.O. Box 780, Waterloo, IA 50704-0780  
 13756052\* PNC Bank, c/o American Education Services, Harrisburg, PA 17130-0001  
 13756051\* +Pennsylvania Higher Education, P.O. Box 8147, Harrisburg, PA 17105-8147

TOTALS: 2, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: mgut  
Form ID: 3180W

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Total Noticed: 23

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com  
Chrisovalanate P. Fliakos on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com  
Christopher M. Frye on behalf of Debtor Rose A. Avery chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Joseph P. Schalk on behalf of Creditor Ocwen Loan Servicing, LLC jschalk@barley.com,  
sromig@barley.com  
Kenneth Steidl on behalf of Debtor Rose A. Avery julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Mario J. Hanyon on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Thomas Song on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com  
William E. Miller on behalf of Creditor Ocwen Loan Servicing, LLC wmiller@sterneisenberg.com,  
bkecf@sterneisenberg.com

TOTAL: 12